

GEORGE PEABODY.

A Sketch of his Career. From the N. Y. Times. In February, 1851, Edward Riddle, of Boston, Massachusetts, received the appointment of Commissioner from the United States to the Great Exhibition in London. He reached England in March following. The frigate St. Lawrence, freighted with industrial products, had already sailed at Southampton. A large unoccupied space in the east end of the Crystal Palace had been set off for the United States, France, Spain, Russia, the countries of the Zollverein, Portugal, and Austria were well on with preparations for the 1st of May. Each Commissioner, saveours, was provided with funds, appropriated by its Government, adequate to its needs. It was estimated that \$15,000 at least would require to be expended upon counters, fixtures, and decorations to put us on a decent footing even. The floor of our department was strewn with boxes and bales. Fickford's vans were constantly dumping goods at the entrance, to be immediately marked and warehoused within by Custom House officials; exhibitors were uneasily watching their property; the American Minister, Mr. Lawrence, was patiently listening to innumerable complaints; accounts for freight and cartage were constantly being presented for payment, with threats of attachment of the goods, and the Chairman of the Royal Commission was politely requesting the exhibitors to make the necessary preparations against the grand opening. No greater confusion ever perplexed a public officer. The exhibitors declined the proposition to raise money by subscription; our Government felt unauthorized to do more than furnish free conveyance for contributions from New York to Southampton; the Legation was powerless to afford relief, and the Executive Committee in Washington had no pecuniary means. The whole affair looked like a disgraceful failure. At this juncture Mr. George Peabody, of whom not an exhibitor in twenty had ever heard, and who was personally unknown to every member of the Commission, offered, through a polite note addressed to Mr. Lawrence, to advance £3000 on the personal responsibility of Mr. Riddle and his secretary, Mr. Dodge. This loan, afterward paid by Congress, relieved the Commission of its difficulties, and enabled our countrymen to achieve their first success in industrial competition with the artisans and manufacturers of Europe. Mr. Peabody was then fifty-seven years old. A large-framed man, six feet in height, slightly stooping at the shoulders, of easy address, retiring in manner, rather reticent of speech, neat in apparel and dignified in bearing—he appeared rather the English gentleman of leisure than an American merchant. He had resided in London thirteen years. His place of business, consisting of two counting-rooms—one for his clerks, the other for himself—was in a narrow court leading out of Throgmorton street. His common-law operations had given him little public notoriety. Having full faith in the soundness of American State securities, he had assisted for several years in negotiating their sale in Europe, first those issued by Maryland and afterward others, until he had realized a considerable fortune even for London. Still he was not widely known. Mr. Bates, Mr. Sturges, Mr. (now Sir) Curtis M. Lamson, and twenty other Americans had a large commercial reputation. Attention to interests in London, exact in engagements, sagacious in operations, and free from every kind of crassness or chicanery, his growth in business reputation, though slow, had been healthy and strong. At 10 every morning he could be found at his desk in the small dingy office just out of the noisy thoroughfare, reading letters, signing drafts, accepting bills of exchange, reviewing invoices, editing heads of correspondence, and receiving calls, and minutely at 4 o'clock every afternoon coming out of the court to mount his horse for a ride, or to take an omnibus towards his lodgings in the West End. Several years before this he had inaugurated the plan, now universal with foreign merchants in London, of offering hospitality to such strangers as had letters of credit on his house. His dinners, given at the London Tavern, or the Star and Garter in Richmond, had begun to be famous. Americans about to visit Europe gave preference to his exchange which would command something more than the mere payment of the pounds sterling they asked for, and in consequence large numbers of those who visited England during the year of the great Exhibition were the guests of the merchant then rising to eminence. Mr. Peabody is almost invariably styled in this country the London Banker. He is not, and never has been, a banker, nor has he ever done a banking business. English banks, from the Bank of England down through the long list of private bankers, such as Glyn, Mills & Co., Hanley, and Pitt Rivers & Co., Jones, Lloyd & Co., Childs & Co., Conits & Co., and others, and the equally long list of chartered corporations, such as London and Westminster Bank, London and County, Union, Agra, and others, transact business under special acts of Parliament. Until within the last thirty years, with the exception of the Bank of England, banking operations were confined to private firms. There were no chartered corporations. The bankers of London, and indeed all England, and of Scotland and Ireland, as well as the landed aristocracy. They grew up as the Longbards, the first of whom were the Fenian family, a rich race, who settled in London in the reign of Edward II, gave the Special Lombard street, which addition to the credit in all a certain street of the greatest men among them, and grouped their country who took them. They were the goldsmiths, jewels, and in plate, articles of virtue and bards, the throb of the badge of the Longfamily, which had given the name of the Medic to the bank, and the privilege of the bank. There are now sixteen banking firms in Lombard street. Some of them are date back to the fourteenth century. Martin, settled there in the fourteenth century, Martin, chased by their ancestor's premises purchase, in A. D. 1519; and Sir Thomas Bovey transmitted in the fifteenth century the real estate now occupied by his successors, the real wealthy bankers, Glyn, Mills & Co., who are allied to many noble families in the Kingdom. At No. 1 Fleet street, Child & Co. have had their account books in the fire-proof room since 1671, at a firm in the County of Jersey, wife of George Child Billiers, Earl of Jersey, who assumed the name of Child upon his Countess's inheritance, the estates of her maternal grandfather, Robert Child. It was this banking house that was saved from insolvency during the panic of 1719, by the old Duchess of Marlborough, who, in her coach, at the risk of her life, brought all her money and jewels to her place door and left them with a message Child. Goslings, too, the old bankers at No. 19, with the sign of three squirrels in the iron-work of the window, dates back to the days of Henry VIII. In the account of secret service money expended by Charles II is an item—

To Richard Bakenham, in full, for several parcels of gold and silver lace, bought of William Gosling and partners, on 21 May, 1674, by the Duchess of Cleveland, for the wedding of the Duke of Devonshire and the Countess of Devonshire, the husband of the famous Jane Shore, of whom the black-letter ballad makes mention:— "In Lombard street I once did dwell, As London yet was walled well, Where many gallants did behold My beauty in a shop of gold. I penance did in Lombard street, As I should have in a shop of steel. To this class of English bankers, a class as exclusive as the old county families, Mr. Peabody never belonged. Neither do Brown, Shipley & Co., nor the Barings, nor Morrison, Dillon & Co., nor the Rothschilds. They are all merchants, not in the sense in which the word merchant is used by us, as a dealer in goods, but in the English sense, as one whose transactions embrace crops in various countries, cargoes, stocks, bonds, bills of lading, charter parties, and railroad and other chartered securities. The designations of the various classes of business differ in the two countries speaking a common language. The merchant here is the warehouseman in England, and the merchant there is the banker here. We have no tradesmen as a class, and yet in England every dealer in goods below the rank of a warehouseman, that is, one who sells goods by wholesale, is designated a tradesman. In the country of States, and other persons of distinction, to confirm the story. In order to bring these calls for charity within some rule, the American Association was formed. Mr. Peabody did not favor it. He was more incredulous to tales of distress, and had always been, than any American in London. Of the £1037 16s. 4d. expended by the Association from Feb. 22, 1850, to Feb. 22, 1860, while Mr. Sturges gave £36, Mr. Moran £30, General Campbell £25, and other Americans from £10 to £20 each, Mr. Peabody gave but £5. Not were his private contributions for charity, so far as was known or believed, on any larger scale. That he was open-handed, even before the munificent gifts that have made his name famous were inaugurated—that in hospitality, in liberal subscriptions toward public enterprises, and in endowments of philanthropic institutions at home and abroad, he was princely in spending his money—was well known. But in private charities, in giving willing attention to a tale of suffering or bestowing generous relief upon destitute merit, he was as ostentatious as the national mentioned in no derogation of the great merchant, but as a characteristic trait familiar to all his friends. The commercial success of Mr. Peabody has been uninterrupted. He has never met with a single reverse. And yet, like his English peers, the Rothschilds and Barings, he has known times of emergency. One of these was in 1857. The financial storm was hurrying across the Atlantic. Tidings of commercial disasters in the United States, like seeds that herald the tornado, came almost daily. Trust companies had suspended payment, railroad bonds, city securities and State stocks, had failed to meet their indebtedness; orders for the shipment of goods were countermanded; old established importing houses had stopped payment, and remittances from America, without which, like the sunshine and dew withdrawn from vegetation, the productions of England languish and die, ceased to arrive. So sudden a financial crisis had never been known. It was the disaster-god's coup d'etat, unforeseen and unprovided for. To every firm in Europe doing business with America, it threatened serious calamity. The provincial towns of England felt the shock first, and accounts of the disasters filled the local columns of the country newspapers. The largest manufacturers of Manchester, Birmingham, and Sheffield were in difficulties. Banks in the metropolis began to refuse discount, and the prime stocks in Capel Court became worthless to secure advances. Rumors affecting the oldest houses of London were in circulation. It was said that the Barings had hesitated to accept the bills of their foreign correspondents; that Sir Lionel Rothschild had been refused accommodation at the Bank of England, and that Overend, Gurney & Co. were declining to receive the most approved commercial paper. Peabody & Co. shared largely in the general distrust. For several days they were supposed to be tottering. A thousand rumors were afloat, and even the city articles of the Times encouraged suspicion regarding an important American firm. It was the occasion of all others to try the virtue of solvency. Instead of battling with phantoms, or standing still to "hide the pelting of the pitiless storm," Mr. Peabody went to the directors of the Bank of England, made an exact statement of his affairs, and exhibited his securities. No higher encomium was ever passed on the integrity of a commercial man than when, by unanimous vote, the Board advanced on Mr. Peabody's obligations a million pounds sterling.

ject was to organize systematic relief for destitute Americans. In every large European town, and more particularly in London, cases of distress arising from poverty, sometimes aggravated by sickness, sometimes by crime, or of frequent occurrence among visitors from the United States. An inventor has failed to dispose of his patent, a lecturer has found no audience, the supposed heir of some lapsed estate, deluded by newspaper paragraphs, has involved himself in the suits, or a man of character and standing, whose property at home may have suffered damage during a protracted visit to the East, has had his drafts for funds returned dishonored. Such cases are numberless, and in the suffering that follows a wife and children are often involved. Fremont was thrown into jail on a suit for debt; Charles Morey was a close prisoner in Queen's Bench; Goodyear, in receipt of a large income, was arrested and imprisoned; and the present incumbent of a fat office in one of our large cities, left his family without a shilling for meals or lodging, when the bailiffs conducted him to the gaol. The only recourse is to American consuls, who are in successful business, and appeals from cases like these are constantly occurring. Mixed with cases of real need are frequent instances of fraud. A man has just escaped from shipwreck, an unsuspecting traveler has been robbed, a lady, received in the first circle, at home, en route from Paris to New York has lost her luggage, and is reduced to humiliating straits. There is never want of letters from members of Congress, Governors of States, and other persons of distinction, to confirm the story. In order to bring these calls for charity within some rule, the American Association was formed. 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DRUGS, PAINTS, ETC. ROBERT SHOEMAKER & CO., N. E. Corner of FOURTH and RACE STS., PHILADELPHIA. WHOLESALE DRUGGISTS. IMPORTERS AND MANUFACTURERS OF White Lead and Colored Paints, Putty, Varnishes, Etc. AGENTS FOR THE CELEBRATED FRENCH ZINC PAINTS. DEALERS AND CONSUMERS SUPPLIED AT LOWEST PRICES FOR CASH. PAINTED PHOTOS. A NEW THING IN ART.—BERLIN PAINTED PHOTOS. A. S. ROBINSON, No. 310 CHESTNUT Street. Has just received a superb collection of BERLIN PAINTED PHOTOGRAPHS OF FLOWERS. They are exquisite gems of art, rivaling in beauty, naturalness of tint, and perfection of form a great variety of the choicest exotic flowers that the Tropics afford. No form of note was taken. It was understood when the meeting broke up that the decision rested with the Committee of Arrangements, there being no doubt, however, that the feelings of the majority were with Mr. Sickles. The result was unfortunate, for whatever may have been the arrangement on the paper prepared by the Committee, Mr. Peabody, unacquainted to dictation, after proposing "The Day we Celebrate" had been drank, proposed with the usual complimentary phrase, "The Health of Her Majesty, Queen Victoria." The health was received coldly. Mr. Sickles and his friends refusing to honor it, and immediately withdrawing from the table. An acrimonious controversy followed in newspapers and pamphlets, exciting a bitterness of feeling not yet entirely lost. The American Association in London, already referred to, was established in 1858. Its ob-

DRY GOODS. LADIES ABOUT TO LEAVE THE CITY for their country houses or the sea-shore will find greatly to their advantage, before purchasing elsewhere, to examine The Extensive Stock, at Greatly Reduced Prices, of E. M. NEEDLES & CO., No. 1101 CHESTNUT STREET, GIRARD ROW. Comprising a complete assortment for personal or household use, of LACES, EMBROIDERIES, HANDKERCHIEFS, PUFFED, REVERSED AND TUCKED MUSLINS, CAMBRICS, JACKONS, FICHES, and WHITE GOODS, in every variety. VELVETS and VEIL MATERIALS of every description, together with an extensive assortment of HOUSEHOLD LINENS, AT TEMPTING PRICES. In every width and quality, SHIRTING, PILLOW-CASES, SHEETING, STABLE LINENS, NAPKINS, DOYLIES, FLANNELS, DIMITIES FOR SPREADS, AND FURNITURE COVERS, MARSEILLES, HONEYCOMB, AND OTHER SPREADS, TOWELS and TOWELLING IN DAMASK AND BUCKRACK, SUMMER BLANKETS, TABLE COVERS, ETC. ALSO, SHEIRTING, PILLOW-CASE AND SHEETING MUSLINS. E. M. NEEDLES & CO., No. 1101 CHESTNUT STREET, GIRARD ROW. MILLIKEN'S LINEN STORE. 928 ARCH STREET. LINEN DUCKS and DRILLS, WHITE DUCKS and DRILLS, BUFF COATING DUCKS, FLAX COLORED DRILLS and DUCKS, BUFF COATING DUCKS, FANCY DRILLS, FAST COLORS, STRIPED DRILLS, FAST COLORS, BLOUSE LINENS, SEVERAL COLORS, PLAIN COLORED LINENS, FOR LADIES TRAVELLING SUITS, PRINTED SHIRTING LINEN, LINEN CAMBRIC DRESSES. THE LARGEST ASSORTMENT OF LINEN GOODS IN THE CITY, SELLING Less than Jobbers' Prices. GEORGE MILLIKEN, Linen Importer, Jobber, and Retail Dealer. 928 ARCH NO. 928 ARCH STREET, NEW STORE, NO. 1128 CHESTNUT STREET, TWO DOORS BELOW TWELFTH. His long experience in Linen Goods, and his facilities for obtaining supplies DIRECT FROM EUROPEAN MANUFACTURERS, enable him at all times to offer THE BEST GOODS AT THE LOWEST PRICES. THE OLD STORE, S. W. corner SEVENTH and CHESTNUT, will be kept open as usual. 46 mws 2m

SHIPPING. STEAM TO LIVERPOOL, CALLING AT QUEENSTOWN. The Atlantic Mail, under contract with the United States and British governments, for carrying 4000 tons of freight, and 1000 passengers, will sail on SATURDAY, August 8, at 10 A. M. CITY OF LONDON, Saturday, August 8, at 10 A. M. CITY OF NEW YORK, via Halifax, Tuesday, Aug. 11, at 10 A. M. CITY OF BOSTON, Saturday, August 22, at 10 A. M. CITY OF NEW YORK, via Halifax, Tuesday, August 26, at 10 A. M. CITY OF BOSTON, Saturday, August 29, at 10 A. M. CITY OF NEW YORK, via Halifax, Tuesday, August 31, at 10 A. M. CITY OF BOSTON, Saturday, September 3, at 10 A. M. CITY OF NEW YORK, via Halifax, Tuesday, September 6, at 10 A. M. CITY OF BOSTON, Saturday, September 9, at 10 A. M. CITY OF NEW YORK, via Halifax, Tuesday, September 12, at 10 A. M. CITY OF BOSTON, Saturday, September 15, at 10 A. M. CITY OF NEW YORK, via Halifax, Tuesday, September 18, at 10 A. M. CITY OF BOSTON, Saturday, September 21, at 10 A. M. 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